

**BILL SUMMARY**  
2<sup>nd</sup> Session of the 57<sup>th</sup> Legislature

|                        |                                                          |
|------------------------|----------------------------------------------------------|
| <b>Bill No.:</b>       | <b>HB3516</b>                                            |
| <b>Version:</b>        | <b>INT</b>                                               |
| <b>Request Number:</b> | <b>9179</b>                                              |
| <b>Author:</b>         | <b>Rep. Dunnington</b>                                   |
| <b>Date:</b>           | <b>2/24/2020</b>                                         |
| <b>Impact:</b>         | <b>OID: Minimal fiscal impact anticipated to agency.</b> |

**Research Analysis**

HB 3516 requires health insurers to create an interactive tool on their websites to allow enrollees to compare costs for a particular health service and estimate out-of-pocket expenses. If an enrollee receives care from an out-of-network provider at a lower cost than the insurer's allowed amount for that service, the insurer must apply payments for that service towards the enrollee's cost-sharing requirements. The Insurance Department is directed to promulgate rules.

Prepared By: Anna Rouw

**Fiscal Analysis**

After analysis, the measure as written has a minimal fiscal impact anticipated to the Oklahoma Department of Insurance (OID), a non-appropriated agency.

Prepared By: Jenny Mobley

**Other Considerations**

None.